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ING Vysya - Establishing a Relationship with Customer

A Case Study

April 2008

Introduction

ING Vysya Bank was formed by the merger of Vysya Bank and the global financial powerhouse ING in 2002. In 2006, the bank completed its 75 years in operations. It has over 575 outlets with over 100 ATMS across the country.

Business need

With growing competition in the banking industry, ING Vysya wanted some mechanism to maintain a continual relationship with the existing customers so as to increase their stickiness and find opportunities to cross-sell/up-sell these customers.

Scenario

Although, ING Vysya had a built a robust CRM in place, the point of contact with the customers was missing. As the internet penetration is low in India, not many customers were either checking their emails frequently or even accessing the website.

ING Vysya needed a solution which integrates the CRM with the mobile channel. Further, they needed a solution which is automated and works on all kinds of mobile phones

As ING Vysya was looking for a two-way mode of mobile communication which integrates seamlessly with any CRM and works with all mobile phones, the solution provided by ValueFirst was an obvious choice. ValueFirst's solutions are easy to scale because of its architecture which allows for easy configuration for mobile enabling new business processes.

ValueFirst Messaging Pvt. Ltd.

B17, Second Floor, Sector 32, Institutional Area, Gurgaon 122001
Call: +91-124-46 32 000 | Mail: info@vfirst.com | SMS: Send 'ValueFirst' to 56070
www.vfirst.com



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Solution

After carefully analyzing the requirements at ING Vysya, **ValueFirst VelocityPlus** along with a long-code was proposed as the solution

- ValueFirst VelocityPlus enables two-way mobile messaging between IT systems and the mobile phones
- VelocityPlus can easily integrate with the existing application by means of simple configuration
- Long-code is a virtual 10 digit mobile number which can automatically receive/respond to the messages originated from mobile phones

Application

- Customers intimated in case of cheque bounce/transaction over a certain limit etc.
- Customers send promotional/marketing messages
- Customer can enquire the status of cheque book request etc.
- Weekly MIS on customers sent to the top management

Benefits

Hard Benefits

- Increased revenue per customer due to cross-selling/up-selling
- Reduced communication costs for intimating operations related messages
- Reduction in turnaround time of queries due to automation

Soft Benefits

- Improved customer service and hence greater customer satisfaction
- More customer-centric organization as sms enables feedback to flow-in through a proper channel

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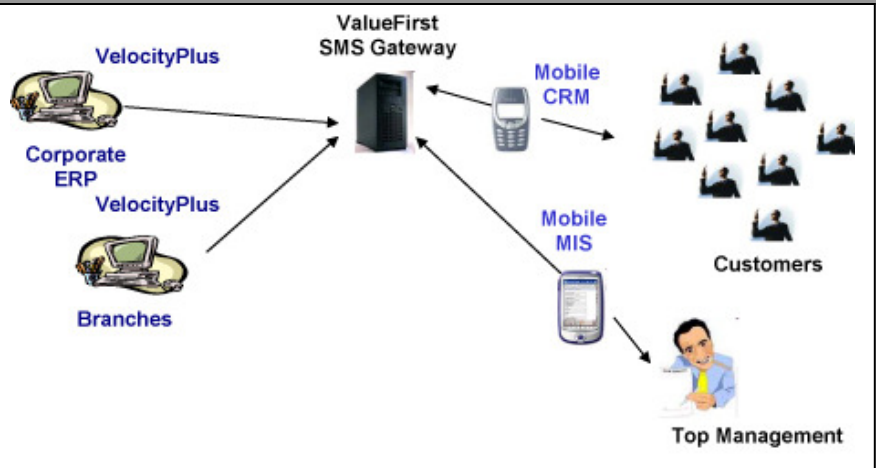


ValueFirst USP

- 24 X 7 supports.
- Least time to market – deployment typically is done in one day
- Scalable solution in terms of architecture
- Highly configurable products - processes can be configured on-the-fly
- Redundancy of servers with load balancing, failover mechanism and least cost routing
- Carrier-Class enterprise mobile messaging including delivery reports and queuing in case of server breakdown
- Redundancy of operators by virtue of being connected to multiple mobile network through operators and aggregators globally

The below diagram describes the pictorial representation of schematic architecture of the services deployed by ValueFirst.

ValueFirst Mobile Data Service Architecture



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